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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants:

P21506.A06

Bonnie S. CLARK et al.

Mails Stop Issue Fee

Appln. No.:

10/038,658

Group Art Unit: 2643

Examiner: Barry W. TAYLOR

Filed:

January 8, 2002

Confirmation No. 8996

For:

METHOD AND SYSTEM FOR PRESENTING BILLING INFORMATION ACCORDING TO A CUSTOMER-DEFINED HIERARCHAL STRUCTURE

COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

Commissioner for Patents
U.S. Patent and Trademark Office
Customer Service Window, Mail Stop Amendment
Randolph Building
401 Dulany Street
Alexandria, VA 22314

Sir:

In response to the Notice of Allowability, mailed by the U.S. Patent and Trademark

Office on June 6, 2005 and to the Statement of Reasons for Allowance attached thereto,

Applicants wish to clarify the record with respect to the basis for the patentability of claims in the present application. While Applicants do not disagree with the Examiner's indication that certain identified features are not disclosed by the references, Applicants submit that each of the claims in the present application recite a particular combination of features, and that the basis for patentability of each of these claims is based on the totality of the particular features recited therein.

## P21506.A06

Should there be any questions, the Examiner is invited to contact the undersigned at the below-listed telephone number.

Respectfully submitted, Bonnie S. CLARK et al.

Bruce H. Bernstein

Reg. No. 29,027

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